

Information to identify the case:

Debtor 1	Fernando Garcia	Social Security number or ITIN	xxx-xx-5776
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 17-30038-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fernando Garcia

1/5/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Fernando Garcia
 Debtor

Case No. 17-30038-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Jan 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2018.

db +Fernando Garcia, 378 Delavan Street 2nd Floor, New Brunswick, NJ 08901-2351
 517101832 Acs/dept Of Ed, C/o Acs, Utica, NY 13501
 517101838 +Foreclosure Processing Services, Superior Court Clerk s Office,
 25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148
 517101843 +KML Law Group, PC, 216 Haddon Ave, Collingswood, NJ 08108-1120
 517101844 +Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146
 517101845 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 05 2018 23:03:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 05 2018 23:02:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517101835 EDI: BANKAMER.COM Jan 05 2018 22:58:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 517101833 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 05 2018 23:03:24
 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
 517101834 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 05 2018 23:03:24
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd #5, Miami, FL 33146-1837
 517101836 +EDI: CHASE.COM Jan 05 2018 22:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517101837 +EDI: TSYS2.COM Jan 05 2018 22:58:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517101839 +EDI: IIC9.COM Jan 05 2018 22:58:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 517101841 EDI: IRS.COM Jan 05 2018 22:58:00 Internal Revenue Service, 44 South Clinton Ave,
 Trenton, NJ 08601
 517101846 +EDI: PRA.COM Jan 05 2018 22:58:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 517101847 +EDI: RMSC.COM Jan 05 2018 22:58:00 Synch/jc Penney Dc, Po Box 965007,
 Orlando, FL 32896-5007
 517105438 +EDI: RMSC.COM Jan 05 2018 22:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 517101842* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Services, P.O. Box 9052,
 Andover, MA 01810-9052)
 517101840* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
 BSharer@SharerPBS.com/nj83@ecfcbis.com
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com
 Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED
 LIABILITY COMPANY rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Jan 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Yakov Rudikh on behalf of Debtor Fernando Garcia yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 5